

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION**

In re: BENDER, ROMAN E
BENDER, SHARON J

§ Case No. 05-52978

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID HERZOG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$541,943.48</u>
Total Distribution to Claimants: <u>\$282,927.04</u>	Claims Discharged Without Payment: <u>\$11,275.71</u>
Total Expenses of Administration: <u>\$42,380.48</u>	

3) Total gross receipts of \$ 346,263.67 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$331,263.67 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$220,427.68	\$258,890.39	\$258,890.39	\$258,890.39
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	42,380.48	42,380.48	42,380.48
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	35,312.36	35,312.36	24,036.65
TOTAL DISBURSEMENTS	\$220,427.68	\$336,583.23	\$336,583.23	\$325,307.52

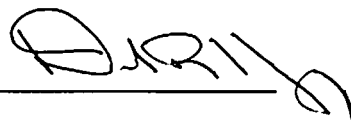
4) This case was originally filed under Chapter 7 on October 13, 2005.
The case was pending for 48 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/22/2009 By: /s/DAVID HERZOG
Trustee



STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Non-estate assets -- deposited in wrong account	1280-000	5,881.42
9836 CIRCLE PARKWAY, PALOS PARK, IL	1110-000	340,000.00
Interest Income	1270-000	382.25
TOTAL GROSS RECEIPTS		\$346,263.67

'The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Roman E. Bender	Homestead Exemption	8100-002	7,500.00
Sharon J. Bender	Homestead Exemption	8100-002	7,500.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Citimortgage	4110-000	220,427.68	228,890.39	228,890.39	228,890.39
Chase Mortgage	4110-000	N/A	30,000.00	30,000.00	30,000.00
TOTAL SECURED CLAIMS		\$220,427.68	\$258,890.39	\$258,890.39	\$258,890.39

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chicago Title	2500-000	N/A	2,077.00	2,077.00	2,077.00
Cook County	2820-000	N/A	3,775.11	3,775.11	3,775.11
Cook County	2820-000	N/A	1,362.43	1,362.43	1,362.43
Roman E. and Sharon J. Bender	2990-000	N/A	2,114.11	2,114.11	2,114.11
Nick Guiffre	3510-000	N/A	17,000.00	17,000.00	17,000.00
David R. Herzog	2100-000	N/A	12,000.00	12,000.00	12,000.00
Herzog & Schwartz, P.C.	3110-000	N/A	4,000.00	4,000.00	4,000.00
International Sureties	2300-000	N/A	5.05	5.05	5.05
INTERNATIONAL SURETIES	2300-000	N/A	4.35	4.35	4.35
International Sureties	2300-000	N/A	42.43	42.43	42.43
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	42,380.48	42,380.48	42,380.48

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
American Express Centurion Bank	7100-000	N/A	15,138.25	15,138.25	10,304.40
LVNV Funding LLC., its successors and assigns, as	7100-000	N/A	6,244.39	6,244.39	4,250.47
Void - Entered in Error	7100-000	N/A	N/A	0.00	0.00
eCAST Settlement Corporation assignee of	7100-000	N/A	6,846.05	6,846.05	4,660.02
Citibank/CHOICE	7100-000	N/A	7,083.67	7,083.67	4,821.76
Void - Entered in Error	7100-000	N/A	N/A	0.00	0.00
Void - Entered in Error7	7100-000	N/A	N/A	0.00	0.00
TOTAL GENERAL UNSECURED CLAIMS		0.00	35,312.36	35,312.36	24,036.65

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 05-52978
Case Name: BENDER, ROMAN E
BENDER, SHARON J
Period Ending: 09/22/09

Trustee: (330520) DAVID HERZOG
Filed (f) or Converted (c): 10/13/05 (f)
§341(a) Meeting Date: 01/11/06
Claims Bar Date: 04/21/06

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=\$554(a) DA=\$554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	9836 CIRCLE PARKWAY, PALOS PARK, IL	300,000.00	0.00		340,000.00	FA
2	CASH ON HAND	300.00	0.00		0.00	FA
3	CHECKING ACCOUNT	800.00	0.00		0.00	FA
4	FURNITURE	1,000.00	0.00		0.00	FA
5	BOOKS, RECORDS, TAPES	700.00	0.00		0.00	FA
6	BASSOON	3,500.00	0.00		0.00	FA
7	CLOTHING	600.00	0.00		0.00	FA
8	CAMERAS	395.00	0.00		0.00	FA
9	LIFE INSURANCE POLICY #1	1,200.00	0.00		0.00	FA
10	LIFE INSURANCE POLICY #2	0.00	0.00		0.00	FA
11	LIFE INSURANCE POLICY #3	0.00	0.00		0.00	FA
12	WRISCO PROFIT SHARING	500,330.55	0.00		0.00	FA
13	SUN TRUST 401K	14,476.10	0.00		0.00	FA
14	PALOS BANK IRA	2,096.83	0.00		0.00	FA
15	ACCRUED WAGES	1,750.00	0.00		0.00	FA
16	2005 FORESTER	22,380.00	0.00		0.00	FA
17	COMPUTERS	895.00	0.00		0.00	FA
Int	INTEREST (u)	Unknown	N/A		382.25	Unknown
18	Assets Totals (Excluding unknown values)	\$850,423.48	\$0.00		\$340,382.25	\$0.00

Major Activities Affecting Case Closing:

File final report.

Initial Projected Date Of Final Report (TFR): December 31, 2006

Current Projected Date Of Final Report (TFR): March 1, 2009

Exhibit 9

Page: 1

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-52978

Case Name: BENDER, ROMAN E

BENDER, SHARON J

Taxpayer ID #: 13-7508111

Period Ending: 09/22/09

Trustee: DAVID HERZOG (330520)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****86-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/21/06		Chicago Title	Non-estate assets -- deposited in wrong account	1280-000	5,881.42		5,881.42
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	0.56		5,881.98
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.72		5,885.70
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.00		5,889.70
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.87		5,893.57
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.01		5,897.58
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.01		5,901.59
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.75		5,905.34
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.14		5,909.48
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.88		5,913.36
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.75		5,917.11
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.94		5,921.05
02/22/07	1001	International Sureties	PRO-RATA BOND PREMIUM PAYMENT	2300-000		5.05	5,916.00
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,918.95
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.16		5,922.11
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.26		5,925.37
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.26		5,928.63
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.06		5,931.69
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.37		5,935.06
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.27		5,938.33
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,941.28
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.48		5,944.76
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.09		5,947.85
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.02		5,950.87
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	2.72		5,953.59
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.22		5,954.81
03/12/08	1002	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided on 03/12/08	2300-000		4.98	5,949.83
03/12/08	1002	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided: check issued on 03/12/08	2300-000		-4.98	5,954.81
03/12/08	1003	DEBTOR'S BANKRUPTCY ESTATE	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978	2300-000		4.35	5,950.46

Subtotals :

\$5,959.86

\$9.40

{ } Asset reference(s)

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Form 2

Cash Receipts And Disbursements Record

Case Number: 05-52978

Trustee: DAVID HERZOG (330520)

Case Name: BENDER, ROMAN E
BENDER, SHARON J

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 13-7508111

Account: ***-*****86-65 - Money Market Account

Period Ending: 09/22/09

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/12/08	1003	DEBTOR'S BANKRUPTCY ESTATE	Voided on 03/12/08 BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided: check issued on 03/12/08	2300-000		-4.35	5,954.81
03/12/08	1004	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978	2300-000		4.35	5,950.46
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.10		5,951.56
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.83		5,952.39
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.74		5,953.13
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75		5,953.88
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75		5,954.63
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.70		5,955.33
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.78		5,956.11
10/03/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.04		5,956.15
10/03/08		To Account #*****8666	Transfer of Funds - Correction of Account	9999-000		5,956.15	0.00
10/08/08		Estate of Larry and Lynette Haynes	Correction of Account		42,172.87		42,172.87
	{1}	Chicago Title - Judith Karas	Sale of real estate 340,000.00	1110-000			42,172.87
		Nick Guiffre	Broker Commission -17,000.00	3510-000			42,172.87
		Chicago Title	Closing costs -2,077.00	2500-000			42,172.87
		Citimortgage	1st mortgage -228,890.39	4110-000			42,172.87
		Chase Mortgage	2nd Mortgage -30,000.00	4110-000			42,172.87
		Roman E. Bender	Homestead Exemption -7,500.00	8100-002			42,172.87
		Sharon J. Bender	Homestead Exemption -7,500.00	8100-002			42,172.87
		Cook County	County taxes -1,362.43	2820-000			42,172.87
		Cook County	Back real estate taxes -3,775.11	2820-000			42,172.87
	Int		277.80	1270-000			42,172.87
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	3.21		42,176.08
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	3.31		42,179.39
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.99		42,182.38
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.72		42,184.10
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.60		42,185.70
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.83		42,187.53
04/14/09	1005	International Sureties	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 04/14/2009 FOR CASE #05-52978	2300-000		42.43	42,145.10
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.72		42,146.82

Subtotals :

\$42,194.94

\$5,998.58

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-52978
Case Name: BENDER, ROMAN E
BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 09/22/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****86-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.66		42,148.48
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.83		42,150.31
07/09/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.45		42,150.76
07/09/09		To Account #*****8666	TRANSFER OF FUNDS TO NEW OPEN BANK ACCOUNT WITH CHASE BRANCH 312	9999-000		42,150.76	0.00

ACCOUNT TOTALS	48,158.74	48,158.74	\$0.00
Less: Bank Transfers	0.00	48,106.91	
Subtotal	48,158.74	51.83	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$48,158.74	\$-14,948.17	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-52978
Case Name: BENDER, ROMAN E
BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 09/22/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****86-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/03/08		From Account #*****8665	Transfer of Funds - Correction of Account	9999-000	5,956.15		5,956.15
10/08/08	101	Estate of Larry and Lynette Haynes	Correction of Account	9999-000		5,956.15	0.00
07/09/09		From Account #*****8665	TRANSFER OF FUNDS TO NEW OPEN BANK ACCOUNT WITH CHASE BRANCH 312	9999-000	42,150.76		42,150.76
07/09/09	102	David R. Herzog	Trustee's Final Compensation	2100-000		12,000.00	30,150.76
07/09/09	103	Herzog & Schwartz, P.C.	Final Distribution	3110-000		4,000.00	26,150.76
07/09/09	104	Roman E. and Sharon J. Bender	Reimbursement Admin Expense per Order dated 3/14/06	2990-000		2,114.11	24,036.65
07/09/09	105	American Express Centurion Bank	Final Distribution	7100-000		10,304.40	13,732.25
07/09/09	106	LVNV Funding LLC., its successors and assigns, as		7100-000		4,250.47	9,481.78
07/09/09	107	eCAST Settlement Corporation assignee of		7100-000		4,660.02	4,821.76
07/09/09	108	Citibank/CHOICE		7100-000		4,821.76	0.00

ACCOUNT TOTALS	48,106.91	48,106.91	\$0.00
Less: Bank Transfers	48,106.91	5,956.15	
Subtotal	0.00	42,150.76	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$42,150.76	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****86-65	48,158.74	-14,948.17	0.00
Checking # ***-*****86-66	0.00	42,150.76	0.00
	\$48,158.74	\$42,202.59	\$0.00